

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

RAYMOND E MILLETTE  
TERSA B MILLETTE  
Debtor(s)

Case No. 09-42152

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/06/2009.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/17/2009.
- 6) Number of months from filing to last payment: 1.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,287.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$800.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$800.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$44.80
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$44.80**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCUCARE	Unsecured	2,600.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	19,942.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	15,685.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	9,015.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	3,437.00	NA	NA	0.00	0.00
CHASE HOME FINANCE	Secured	1,600.00	NA	NA	0.00	0.00
CHASE HOME FINANCE	Secured	0.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	17,986.00	NA	NA	0.00	0.00
CITICARDS PRIVATE LABEL	Unsecured	21,452.00	NA	NA	0.00	0.00
CITICARDS PRIVATE LABEL	Unsecured	2,081.00	NA	NA	0.00	0.00
DAVE KERLAGON	OTHER	0.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	13,318.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	5,522.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	3,864.00	NA	NA	0.00	0.00
ELZBIETA KROL	OTHER	0.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	22,635.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	18,544.00	NA	NA	0.00	0.00
GEMB	Unsecured	852.00	NA	NA	0.00	0.00
GEMB	Unsecured	9,389.00	NA	NA	0.00	0.00
GEORGE JEDRAS	Unsecured	11,000.00	NA	NA	0.00	0.00
HSBC	Unsecured	7,615.00	NA	NA	0.00	0.00
HSBC	Unsecured	2,621.00	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Secured	30,000.00	NA	NA	0.00	0.00
INLAND REAL ESTATE CORP	Secured	0.00	NA	NA	0.00	0.00
KAZIMEIRA CYGAN	OTHER	0.00	NA	NA	0.00	0.00
LUMAN ELECTRIC	Unsecured	10,000.00	NA	NA	0.00	0.00
MARTH CYGAN	OTHER	0.00	NA	NA	0.00	0.00
NATIONAL CITY MORTGAGE	Secured	0.00	NA	NA	0.00	0.00
PELLETTIERI & ASSOC	Unsecured	199.00	NA	NA	0.00	0.00
RJ KIELION	Unsecured	8,500.00	NA	NA	0.00	0.00
THOMAS OFENLOCH	Unsecured	6,000.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TNB VISA	Unsecured	8,882.00	NA	NA	0.00	0.00
US BANK AUTO FINANCE	Secured	13,300.00	13,300.00	13,300.00	755.20	0.00
WITOLD PIOWARCZYK	OTHER	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,300.00	\$755.20	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$13,300.00</b>	<b>\$755.20</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$44.80</u>	
Disbursements to Creditors	<u>\$755.20</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$800.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/03/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.